Clark-Cowlitz Fire Rescue
Board of Fire Commissioners Meeting Minutes
911 N 65th Avenue, Ridgefield

September 20, 2024

Present:
Commissioners Stanley Chunn, Ken Ayers, Larry Bartel, Jade Bourke.
Chief John Nohr. Recording Secretary Kathy Streissguth.

Remote:
Commissioner Dave Town.

Meeting called to order by Commissioner Chunn at 1:00 p.m.

GENERAL LIABILTY AND OTHER INSURANCE OPTIONS
Commissioner Bartel shared that the Risk Management Group recently held a special meeting where it was shared that VFIS advised our insurance agent that they would not be renewing the Group's management liability insurance and that they didn't think we would be able to get it back. The Group has investigated other options and interviewed WHA Insurance, which has over 300 clients on the West Coast offering multiple risk management training options.

If they were to become the RMG agent, they provided six options for coverage moving forward.

1. Remain with VFIS. Recommended a face-to-face meeting at VFIS with WHA senior officials and RMG representatives to discuss options and how we may reduce future risk and payout. Noted that a move to a new carrier will potentially double the premiums. They believe there is a 30-40% change they can pull this off.
2. Go to the open market. ESID rates are high and they may not accept us due to past claims. Fire Plus Insurance is not big on the West Coast.
3. Enter an insurance pool such as Enduris, Clear Risk Insurance, or the Association of Washington Cities. AWC might take us on, but not sure.
4. Enter the State pool. Five (5) year commitment required. WHA would not be the agent, but they would facilitate the transfer.
5. Break up the Group. Move out the high-risk agencies; each would get their own insurance. All believe that would be expensive.
6. Stay with VFIS for general insurance and purchase excess management liability coverage on the open market.

WHA has several training programs available. They offered to provide risk management training for management, accident, and other risks with a goal of reducing occurrences. A change in agent will require signatures from the RMG and each participating agency to keep everything clean.

Commissioner Bartel further advised that the Risk Management Group voted to move to WHA Insurance for future insurance needs.

Discussion. Chief Nohr appreciated that WHA provided several options. Need to reduce the number of occurrences submitted. CCFR is the largest participant in the group with the most stations and vehicles. Discussed claims frequency. Streissguth shared that the CCFR claims have been infrequent and over $5,000. There have been few nickel and dime claims. Also, the urgency of the issue is that the current policy expires on October 31, which leaves limited time to make a change. Commissioner Bartel advised that all participants will need to move to the new agent as withdrawal from the group requires 90 days notice. Discussed outstanding claims in process and a potential CCFR claim.

Motion by Commissioner Bartel that as WHA appears better situated to address our current and future insurance needs, we authorize our chief to sign the paperwork necessary for WHA to become our insurance agent of record. Second Commissioner Bourke. Discussion. Commissioner Bourke confirmed that all we're doing here is changing agents. They will then make recommendations on which option will work best for the group to be approved by the RMG and the participating agencies. Participants won't be able to withdraw from the group until 90 days before the new policy expires.

Call for the vote. Motion unanimously approved.

No further discussion. Meeting adjourned at 1:14 p.m.

Attest, John Nohr
District Secretary/Fire Chief